

*** 129539536-001 ***

P.O. Box 2000

Chester, PA 19022

YOUR TRANSUNION FILE NUMBER: 129539536

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DATE THIS REPORT PRINTED: 09/08/2004

COPY

RETURN SERVICE REQUESTED

SOCIAL SECURITY NUMBER: XXX-XX-0552

BIRTH DATE: 07/1959

YOU HAVE BEEN IN OUR FILES SINCE: 10/1987

PHONE: 581-1727

AKA: ADELS,IDA,N

CONSUMER REPORT FOR:

17585 00002414 0001 D692VW11

ROVERS, IDA, MARIA
2052 SE LONE FIR CT
SALEM, OR 97306

FORMER ADDRESSES REPORTED:

11034 SE MILL CREEK RD, AUMSVILLE, OR 97325
5190 SE DELANEY RD, TURNER, OR 97392

SPECIAL NOTES: YOUR SOCIAL SECURITY NUMBER HAS BEEN MASKED FOR YOUR PROTECTION. YOU MAY REQUEST DISCLOSURE OF THE FULL NUMBER BY WRITING TO US AT THE ADDRESS FOUND AT THE END OF THIS REPORT. ALSO, ANY ITEM ON YOUR CREDIT REPORT THAT BEGINS WITH 'MED1' INDICATES MEDICAL INFORMATION. THE DATA FOLLOWING THIS WORD IS NOT DISPLAYED TO ANYONE BUT YOU EXCEPT WHERE PERMITTED BY LAW.

YOUR CREDIT INFORMATION

THE FOLLOWING ITEMS OBTAINED FROM PUBLIC RECORDS APPEAR ON YOUR REPORT. YOU MAY BE REQUIRED TO EXPLAIN PUBLIC RECORD ITEMS TO POTENTIAL CREDITORS. ANY BANKRUPTCY INFORMATION WILL REMAIN ON YOUR REPORT FOR 10 YEARS FROM THE DATE OF FILING. UNPAID TAX LIENS MAY GENERALLY BE REPORTED FOR AN INDEFINITE PERIOD OF TIME DEPENDING ON YOUR STATE OF RESIDENCE. PAID TAX LIENS MAY BE REPORTED FOR 7 YEARS FROM DATE OF PAYMENT. ALL OTHER PUBLIC RECORD INFORMATION, INCLUDING DISCHARGED CHAPTER 13 BANKRUPTCY AND ANY ACCOUNTS CONTAINING ADVERSE INFORMATION, REMAIN FOR UP TO 7 YEARS.

OREGON FEDERAL COURT-EUG PH#: (541) 465-6448

151 W 7TH RM300, , EUGENE, OR 97401

DOCKET #69866133 FEDERAL DISTRICT

PLAINTIFF ATTORNEY: MARC W GUNN

CHAPTER 7 BANKRUPTCY DISCHARGED

ENTERED: 10/1998

ASSETS: \$0 PAID: 06/2000

LIAB: \$0

MARION CIRC CT-SALEM PH#: NOT AVAILABLE

100 HIGH STREET NE, , SALEM, OR 97301

DOCKET #98C15189 CIRCUIT COURT

PLAINTIFF: CASCADE COLLECTIONS

CIVIL JUDGMENT

ENTERED: 08/1998

AMOUNT: \$3900

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REPORT ON ROVERS, IDA MARIA
SOCIAL SECURITY NUMBER: XXX-XX-0552

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THE FOLLOWING ACCOUNTS CONTAIN INFORMATION WHICH SOME CREDITORS MAY CONSIDER TO BE ADVERSE. ADVERSE ACCOUNT INFORMATION MAY GENERALLY BE REPORTED FOR 7 YEARS FROM THE DATE OF THE FIRST DELINQUENCY, DEPENDING ON YOUR STATE OF RESIDENCE. THE ADVERSE INFORMATION IN THESE ACCOUNTS HAS BEEN PRINTED IN >BRACKETS< FOR YOUR CONVENIENCE, TO HELP YOU UNDERSTAND YOUR REPORT. THEY ARE NOT BRACKETED THIS WAY FOR CREDITORS. (NOTE: THE ACCOUNT # MAY BE SCRAMBLED BY THE CREDITOR FOR YOUR PROTECTION).

DEPT OF JUSTICE CHILD SU PH#: (503) 378-5567
PO BOX 14013, SALEM, OR 97309-4013
ACCT# 47FC8929C41

OPEN ACCOUNT
CHILD SUPPORT
INDIVIDUAL ACCOUNT

UPDATED 06/2004 BALANCE: \$0
OPENED 10/2003 MOST OWED: \$0
PAID OFF 03/2004

>STATUS AS OF 06/2004: COLLECTION ACCOUNT<

Not in coll.

>COLLECTION RECORD<

CAPITAL CREDIT AND COLLE PH#: (503) 297-4488
10200 SW EASTRIDGE ST, SUITE 201, PORTLAND, OR 97225-5064
ACCT# 326742

OPEN ACCOUNT

>PLACED FOR COLLECTION<

UPDATED 02/2001 BALANCE: \$136 INDIVIDUAL ACCOUNT
PLACED 11/2000 MOST OWED: \$136 MED1 LLOYD CENTER X RAY

>STATUS AS OF 02/2001: COLLECTION ACCOUNT<

>COLLECTION RECORD<

AMO RECOVERIES PH#: (425) 258-4111
PO BOX 45, EVERETT, WA 98206
ACCT# 795996

OPEN ACCOUNT

>PLACED FOR COLLECTION<

UPDATED 08/1998 BALANCE: \$4936 INDIVIDUAL ACCOUNT
PLACED 04/1998 MOST OWED: \$4800 AT T WIRELESS SERVICES
>PAST DUE: \$4936<

>STATUS AS OF 08/1998: COLLECTION ACCOUNT<

>COLLECTION RECORD<

VALLEY CREDIT SVC PH#: (503) 585-5651
PO BOX 2046, SALEM, OR 97308-2046
ACCT# 2264733

OPEN ACCOUNT

>PAID COLLECTION<

UPDATED 06/2001 BALANCE: \$0 INDIVIDUAL ACCOUNT
PLACED 02/2001 MOST OWED: \$153 MED1 KENNETH H LINDSEY M D P
PAID OFF 05/2001

>STATUS AS OF 06/2001: PAYMENT AFTER CHARGE OFF/COLLECTION<

M.WARD/MWCC PH#: NOT AVAILABLE
PO BOX 29114, LENEXA, KS 66215
ACCT# 81841839609

REVOLVING ACCOUNT

>CHAPTER 13 BANKRUPTCY<

UPDATED 06/1999 BALANCE: \$0 INDIVIDUAL ACCOUNT
OPENED 11/1996 MOST OWED: \$776 CREDIT LIMIT: \$0
CLOSED 06/1998

>STATUS AS OF 06/1999: WAGE EARNER OR SIMILAR PLAN<

REPORT ON ROVERS, IDA, MARIA
SOCIAL SECURITY NUMBER: XXX-XX-0552

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PROVIDIAN PH#: NOT AVAILABLE *Not my debt* ✓
PO BOX 660490, DALLAS, TX 75266-0490
ACCT# 4559907314065007

PURCHASED BY ANOTHER LENDER

UPDATED 08/2004 BALANCE: \$0

OPENED 06/2002 MOST OWED: \$1062

PAID OFF 08/2004

REVOLVING ACCOUNT

CREDIT CARD

AUTHORIZED ACCOUNT

CREDIT LIMIT: \$1000

>STATUS AS OF 08/2004: 30 DAYS PAST DUE<

>IN PRIOR 25 MONTHS FROM LAST UPDATE 1 TIME 30 DAYS LATE<

MCMAHANS OF REDDING PH#: (530) 243-4535
2350 ATHENS AVE, REDDING, CA 96001

ACCT# 4627264

>CHAPTER 13 BANKRUPTCY<

UPDATED 07/2004 BALANCE: \$0

OPENED 01/1997 MOST OWED: \$0

PAID OFF 11/1999

REVOLVING ACCOUNT

CHARGE ACCOUNT

INDIVIDUAL ACCOUNT

CREDIT LIMIT: \$2000

STATUS AS OF 07/2004: PAID OR PAYING AS AGREED

>IN PRIOR 48 MONTHS FROM LAST UPDATE 3 TIMES 30 DAYS LATE<

CITI CARDS PH#: NOT AVAILABLE *Not my debt* ✓
8725 W SAHARA AVE, MC02-02-03, THE LAKES, NV 89163-7802
ACCT# 983690465007

UPDATED 08/2004 BALANCE: \$0

OPENED 04/1985 MOST OWED: \$6113

PAID OFF 04/2004

REVOLVING ACCOUNT

CHARGE ACCOUNT

AUTHORIZED ACCOUNT

CREDIT LIMIT: \$6200

STATUS AS OF 08/2004: UNRATED

>IN PRIOR 44 MONTHS FROM LAST UPDATE 1 TIME 60 DAYS,
1 TIME 30 DAYS LATE<

>MAXIMUM DELINQUENCY OF 60 DAYS OCCURRED IN 07/2004<

THE FOLLOWING ACCOUNTS ARE REPORTED WITH NO ADVERSE INFORMATION

HOMESHOPCLUB/MBGA PH#: NOT AVAILABLE
PO BOX 981026, EL PASO, TX 79998-1206
ACCT# 6044086010023736

UPDATED 08/2004 BALANCE: \$235

OPENED 06/2004 MOST OWED: \$235

REVOLVING ACCOUNT

CHARGE ACCOUNT

INDIVIDUAL ACCOUNT

PAY TERMS: MINIMUM \$15

CREDIT LIMIT: \$300

STATUS AS OF 08/2004: PAID OR PAYING AS AGREED

IN PRIOR 2 MONTHS FROM LAST UPDATE NEVER LATE

CAPITAL ONE BANK PH#: (800) 955-7070
4851 COX RD. #12038-0460, GLEN ALLEN, VA 23060
ACCT# 4862362300184929

UPDATED 08/2004 BALANCE: \$513

OPENED 03/2003 MOST OWED: \$547

REVOLVING ACCOUNT

CREDIT CARD

INDIVIDUAL ACCOUNT

PAY TERMS: MINIMUM \$15

STATUS AS OF 08/2004: PAID OR PAYING AS AGREED

IN PRIOR 17 MONTHS FROM LAST UPDATE NEVER LATE

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REPORT ON ROVERS, IDA MARIA

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WELLS FARGO HOME MORTGAG PH#: NOT AVAILABLE

3476 STATEVIEW BLVD, MAC X7801-01X, FORT MILL, SC 29715

ACCT# 7080220981997

MORTGAGE ACCOUNT

CONVENTIONAL REAL ESTATE MTG

UPDATED 08/2004 BALANCE: \$126141

INDIVIDUAL ACCOUNT

OPENED 10/2002 MOST OWED: \$128975

PAY TERMS: 360 MONTHLY \$1091

FRD 989445356

STATUS AS OF 08/2004: PAID OR PAYING AS AGREED

IN PRIOR 18 MONTHS FROM LAST UPDATE NEVER LATE

CAPITAL ONE BANK PH#: (800) 955-7070

4851 COX RD. #12038-0460, GLEN ALLEN, VA 23060

ACCT# 4862362441271452

REVOLVING ACCOUNT

CREDIT CARD

UPDATED 08/2004 BALANCE: \$271

INDIVIDUAL ACCOUNT

OPENED 05/2004 MOST OWED: \$308

PAY TERMS: MINIMUM \$15

STATUS AS OF 08/2004: PAID OR PAYING AS AGREED

IN PRIOR 3 MONTHS FROM LAST UPDATE NEVER LATE

HOUSEHOLD BK PH#: (800) 477-6000

PO BOX 98706, LAS VEGAS, NV 89193-8706

ACCT# 5488975002592403

REVOLVING ACCOUNT

CREDIT CARD

UPDATED 07/2004 BALANCE: \$540

INDIVIDUAL ACCOUNT

OPENED 05/2002 MOST OWED: \$620

PAY TERMS: MINIMUM \$16

CREDIT LIMIT: \$500

STATUS AS OF 07/2004: PAID OR PAYING AS AGREED

IN PRIOR 26 MONTHS FROM LAST UPDATE NEVER LATE

CAPITAL ONE BANK PH#: (800) 955-7070

4851 COX RD. #12038-0460, GLEN ALLEN, VA 23060

ACCT# 4862362336840189

REVOLVING ACCOUNT

CREDIT CARD

UPDATED 07/2004 BALANCE: \$510

INDIVIDUAL ACCOUNT

OPENED 07/2003 MOST OWED: \$549

PAY TERMS: MINIMUM \$15

STATUS AS OF 07/2004: PAID OR PAYING AS AGREED

IN PRIOR 12 MONTHS FROM LAST UPDATE NEVER LATE

FIRST PREMIER PH#: (800) 987-5521

PO BOX 5114, SIOUX FALLS, SD 57117-5114

ACCT# 5433628710108196

REVOLVING ACCOUNT

CREDIT CARD

UPDATED 01/2001

AUTHORIZED ACCOUNT

OPENED 10/2000 MOST OWED: \$316

CREDIT LIMIT: \$300

STATUS AS OF 01/2001: PAID OR PAYING AS AGREED

IN PRIOR 3 MONTHS FROM LAST UPDATE NEVER LATE

HOUSEHOLD FINANCE CORP PH#: (630) 617-7000

PO BOX 1547, CHESAPEAKE, VA 23327-1547

ACCT# 1603019693269608

REVOLVING ACCOUNT

UPDATED 05/1997

JOINT ACCOUNT

OPENED 01/1996 MOST OWED: \$0

STATUS AS OF 05/1997: PAID OR PAYING AS AGREED

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HOUSEHOLD FINANCE CORP PH#: (630) 617-7000
 PO BOX 1547, CHESAPEAKE, VA 23327-1547
 ACCT# 1603069400865428

REVOLVING ACCOUNT
 JOINT ACCOUNT

UPDATED 01/1996 BALANCE: \$0
 OPENED 06/1994 MOST OWED: \$0
 CLOSED 01/1996

STATUS AS OF 01/1996: PAID OR PAYING AS AGREED

AM PAC BKCRD PH#: (503) 245-5595
 1026 SW GREENBURG RD, STE 700, PORTLAND, OR 97223-5538

ACCT# 4017981200021800

REVOLVING ACCOUNT
 CREDIT CARD

ACCOUNT CLOSED BY CONSUMER

UPDATED 01/1996 BALANCE: \$0
 OPENED 01/1992 MOST OWED: \$794
 PAID OFF 03/1995

AUTHORIZED ACCOUNT
 CREDIT LIMIT: \$600

STATUS AS OF 01/1996: PAID OR PAYING AS AGREED

MEIER AND FRANK PH#: (503) 242-3680

PO BOX 8021, LORAIN, OH 44055

ACCT# 10363533

INSTALLMENT ACCOUNT
 INSTALLMENT SALES CONTRACT
 JOINT ACCOUNT

UPDATED 03/2004 BALANCE: \$0
 OPENED 05/1997 MOST OWED: \$0
 CLOSED 04/1998

STATUS AS OF 03/2004: UNRATED

MEIER AND FRANK PH#: (503) 242-3680

PO BOX 8021, LORAIN, OH 44055

ACCT# 10363533

REVOLVING ACCOUNT
 CHARGE ACCOUNT
 JOINT ACCOUNT

UPDATED 03/2004 BALANCE: \$0
 OPENED 04/1988 MOST OWED: \$1305
 PAID OFF 11/1999

STATUS AS OF 03/2004: UNRATED

OCWEN FEDERAL BANK PH#: (800) 746-2936

12650 INGENUITY DR, ATTN: RESEARCH DEPT, ORLANDO, FL 32826

ACCT# 7218621

MORTGAGE ACCOUNT
 CONVENTIONAL REAL ESTATE MTG
 PARTICIPANT ON ACCOUNT
 PAY TERMS: 360 MONTHLY \$978

UPDATED 07/1999 BALANCE: \$0
 OPENED 06/1997 MOST OWED: \$112000
 CLOSED 03/1998

STATUS AS OF 07/1999: UNRATED

THE FOLLOWING COMPANIES HAVE RECEIVED YOUR CREDIT REPORT. THEIR INQUIRIES
 REMAIN ON YOUR CREDIT REPORT FOR TWO YEARS.

SUBSCRIBER NAME

INQUIRY TYPE

DATE

WELLS FARGO BANK NA VIA FAC/RELS REPORTING SERV
 4550 SW MACADAM AV, PORTLAND, OR 97201 PH#: (866) 646-8448
 PERMISSIBLE PURPOSE = CREDIT TRANSACTION

INDIVIDUAL

09/08/2004

CAPITAL ONE BANK

INDIVIDUAL

05/25/2004

10800 NICKOLS ROAD, GLEN ALLEN, VA 23060 PH#: NOT AVAILABLE

INDIVIDUAL

04/15/2004

MBNA AMERICA

PO BOX 17054, WILMINGTON, DE 19884 PH#: NOT AVAILABLE

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REPORT ON ROVERS, IDA--ARIA
 SOCIAL SECURITY NUMBER: XXX-XX-0552

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SUBSCRIBER NAME	INQUIRY TYPE	DATE
MCMAHANS FURNITURE 2350 ATHENS AVE., REDDING, CA 96001 PH#: (530) 243-3372 PERMISSIBLE PURPOSE = COLLECTION	INDIVIDUAL	03/12/2004
GENISYS FINANCIAL CO VIA FAC/ERS-POWAY 12395 FIRST AMERIC, POWAY, CA 92064 PH#: (800) 637-2422 PERMISSIBLE PURPOSE = CREDIT TRANSACTION	AUTHORIZED	11/04/2003
CAPITAL ONE BANK 10800 NICKOLS ROAD, GLEN ALLEN, VA 23060 PH#: NOT AVAILABLE	INDIVIDUAL	07/23/2003
CAPITAL ONE BANK 10800 NICKOLS ROAD, GLEN ALLEN, VA 23060 PH#: NOT AVAILABLE	INDIVIDUAL	03/23/2003
CHASE MANHATTAN BANK 4915 INDEPENDENCE , TAMPA, FL 33634 PH#: NOT AVAILABLE	INDIVIDUAL	12/31/2002
AMERICAN FAMILY INS. VIA AMERICAN FAMILY INS PO BOX 3328, ENGLEWOOD, CO 80155 PH#: (800) 374-1111 PERMISSIBLE PURPOSE = INSURANCE UNDERWRITING	INDIVIDUAL	10/10/2002
FARMERS INSURANCE GROUP 4700 WILSHIRE BLVD, LOS ANGELES, CA 90010 PH#: (323) 932-3406 PERMISSIBLE PURPOSE = INSURANCE UNDERWRITING	INDIVIDUAL	09/16/2002
ALLSTATE SEATTLE RGN P O BOX 2000, CONWAY, AR 72032 PH#: (501) 342-2929 PERMISSIBLE PURPOSE = INSURANCE UNDERWRITING	INDIVIDUAL	09/16/2002

COMPANIES THAT REQUEST YOUR CREDIT REPORT MUST FIRST PROVIDE CERTAIN INFORMATION ABOUT YOU. WITHIN THE PAST 90 DAYS, COMPANIES THAT REQUESTED YOUR REPORT PROVIDED THE FOLLOWING INFORMATION.

SUBSCRIBER NAME	DATE
WELLS FARGO BANK NA VIA FAC/RELS REPORTING SERV IDENTIFYING INFORMATION THEY PROVIDED: ROVERS, IDA, M 1 2052 LONE FIR CT. SE , SALEM, OR 97306	09/08/2004

THE COMPANIES LISTED BELOW RECEIVED YOUR NAME, ADDRESS AND OTHER LIMITED INFORMATION ABOUT YOU SO THEY COULD MAKE A FIRM OFFER OF CREDIT OR INSURANCE. THEY DID NOT RECEIVE YOUR FULL CREDIT REPORT, AND THESE INQUIRIES ARE NOT SEEN BY ANYONE BUT YOU.

SUBSCRIBER NAME	DATE
PROGRESSIVE INSURANCE 6300 WILSON MILLS RD, CLEVELAND, OH 44143-2109 PH#: (440) 446-3160	10/2002
HOMEOWNERS 4501 CIRCLE 75 PAR, SUITE F6220, ATLANTA, GA 30339 PH#: NOT AVAILABLE	11/2002
AIG 505 CARR RD, WILMINGTON, DE 19809-2800 PH#: NOT AVAILABLE	11/2002
AMERICAN EXPRESS PROPERT 1400 LOMBARDI AVE, GREEN BAY, WI 54304-3922 PH#: NOT AVAILABLE	12/2002
AIG 505 CARR RD, WILMINGTON, DE 19809-2800 PH#: NOT AVAILABLE	05/2003
MERRICK FINANCIAL 6056 FASHIONSQUARE DR, SUITE 201 SALT LAKE CTY, UT 84107-7355 PH#: NOT AVAILABLE	09/2003

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SUBSCRIBER NAME	DATE
GENISYS FINANCIAL CORPOR	09/2003
5405 MOREHOUSE DR, SAN DIEGO, CA 92121-4722	PH#: NOT AVAILABLE
AMERIQUEST MORTGAGE COMPA	04/2004
1100 TOWN & COUNTR, ORANGE, CA 92868	PH#: NOT AVAILABLE
BLAIR CORPORATION	04/2004
220 HICKORY ST, WARREN, PA 16365	PH#: NOT AVAILABLE
ACE INA	04/2004
5404 CYPRESS CENTER DR, TAMPA, FL 33609-1044	PH#: NOT AVAILABLE
HOMEOWNERS	05/2004
4501 CIRCLE 75 PAR, SUITE F6220, ATLANTA, GA 30339	PH#: NOT AVAILABLE
FIRST PREMIER	06/2004
PO BOX 5114, SIOUX FALLS, SD 57117-5114	PH#: (800) 584-7097

THE COMPANIES LISTED BELOW OBTAINED INFORMATION FROM YOUR CONSUMER REPORT FOR THE PURPOSE OF AN ACCOUNT REVIEW OR OTHER BUSINESS TRANSACTION WITH YOU. THESE INQUIRIES ARE NOT DISPLAYED TO ANYONE BUT YOU AND WILL NOT AFFECT ANY CREDITOR'S DECISION OR ANY SCORE (EXCEPT INSURANCE COMPANIES MAY HAVE ACCESS TO OTHER INSURANCE COMPANY INQUIRIES, WHERE PERMITTED BY LAW).

SUBSCRIBER NAME	DATE
GEICO INS CO	07/2004
ONE GEICO, FREDERICKSBURG, VA 22412	PH#: NOT AVAILABLE
PERMISSIBLE PURPOSE = INSURANCE UNDERWRITING	
FEDERAL HOME LOAN MORTGA	12/2002
8200 JONES BRANCH DR, MC LEAN, VA 22102-3107	PH#: (800) 373-3343

SHOULD YOU WISH TO INITIATE AN INVESTIGATION, YOU MAY DO SO,

AT OUR WEB-SITE:
WWW.TRANSUNION.COM/INVESTIGATE

BY MAIL, AFTER COMPLETING AND RETURNING THE ENCLOSED INVESTIGATION REQUEST FORM TO:
TransUnion Consumer Relations
P.O. Box 2000
Chester, PA 19022-2000

BY PHONE:
1-800-916-8800
OUR BUSINESS HOURS IN YOUR TIME ZONE ARE:
8:30 A.M. TO 4:30 P.M., MONDAY-FRIDAY, EXCEPT MAJOR HOLIDAYS.
PLEASE HAVE YOUR TRANSUNION FILE NUMBER LOCATED AT THE TOP OF THIS PAGE AVAILABLE.

IMPORTANT

INVESTIGATIONS ARE CONCLUDED WITHIN 30 DAYS FROM THE DATE WE RECEIVE YOUR REQUEST. A REPORT REFLECTING THE RESULTS OF THE INVESTIGATION WILL BE SENT TO YOU BY U.S. MAIL AT THE CONCLUSION OF THE INVESTIGATION.

EXHIBIT D

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Request for Investigation

File Number: 129539536-001

Should you wish to initiate an investigation, you may do so by completing and returning this form to the address listed below.

Upon receipt of your request, an investigation will be initiated and completed within 30 days. Upon completion, you will receive written notice of the results of your investigation. We recommend that you do not apply for credit while your request for investigation is pending.

1 If any of this information in the box on the left is incorrect or incomplete, write the corrections in the boxes on the right.

Name: ROVERS, IDA, MARIA Other Name(s): ADELS, IDA, N Address: 2052 SE LONE FIR CT SALEM, OR 97306 Date of Birth: 07/1959 Driver's License Number: Telephone Number(s): 581-1727 Employer:	Name: <input type="text"/> Other Name(s): <input type="text"/> Address: <input type="text"/> Date of Birth: <input type="text"/> Driver's License Number: <input type="text"/> Telephone Number(s): <input type="text"/> Employer: <input type="text"/>
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2 Tell us what you disagree with on your credit report. Use the additional space on the back of this form if necessary.

Company Name: <input type="text"/> Account #: <input type="text"/> The reason I disagree: <ul style="list-style-type: none"> <input type="checkbox"/> This is not my account <input type="checkbox"/> I have never paid late <input type="checkbox"/> This account is in bankruptcy <input type="checkbox"/> This account is closed <input type="checkbox"/> I have paid this account in full <input type="checkbox"/> I paid this before it went to collection or before it was charged off <input type="checkbox"/> Other: <input type="text"/> 	Company Name: <input type="text"/> Account #: <input type="text"/> The reason I disagree: <ul style="list-style-type: none"> <input type="checkbox"/> This is not my account <input type="checkbox"/> I have never paid late <input type="checkbox"/> This account is in bankruptcy <input type="checkbox"/> This account is closed <input type="checkbox"/> I have paid this account in full <input type="checkbox"/> I paid this before it went to collection or before it was charged off <input type="checkbox"/> Other: <input type="text"/>
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3 Signature:

4 Return this form to:

TransUnion Consumer Relations
 P.O. Box 2000
 Chester, PA 19022-2000

EXHIBIT D
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File Number: 129539536-001

Additional space for **2** Tell us what you disagree with on your credit report.

Company Name: <input style="width: 90%;" type="text"/> Account #: <input style="width: 90%;" type="text"/> The reason I disagree: <ul style="list-style-type: none"> <input type="checkbox"/> This is not my account <input type="checkbox"/> I have never paid late <input type="checkbox"/> This account is in bankruptcy <input type="checkbox"/> This account is closed <input type="checkbox"/> I have paid this account in full <input type="checkbox"/> I paid this before it went to collection or before it was charged off <input type="checkbox"/> Other: <input style="width: 80%;" type="text"/> 	Company Name: <input style="width: 90%;" type="text"/> Account #: <input style="width: 90%;" type="text"/> The reason I disagree: <ul style="list-style-type: none"> <input type="checkbox"/> This is not my account <input type="checkbox"/> I have never paid late <input type="checkbox"/> This account is in bankruptcy <input type="checkbox"/> This account is closed <input type="checkbox"/> I have paid this account in full <input type="checkbox"/> I paid this before it went to collection or before it was charged off <input type="checkbox"/> Other: <input style="width: 80%;" type="text"/>
Company Name: <input style="width: 90%;" type="text"/> Account #: <input style="width: 90%;" type="text"/> The reason I disagree: <ul style="list-style-type: none"> <input type="checkbox"/> This is not my account <input type="checkbox"/> I have never paid late <input type="checkbox"/> This account is in bankruptcy <input type="checkbox"/> This account is closed <input type="checkbox"/> I have paid this account in full <input type="checkbox"/> I paid this before it went to collection or before it was charged off <input type="checkbox"/> Other: <input style="width: 80%;" type="text"/> 	Company Name: <input style="width: 90%;" type="text"/> Account #: <input style="width: 90%;" type="text"/> The reason I disagree: <ul style="list-style-type: none"> <input type="checkbox"/> This is not my account <input type="checkbox"/> I have never paid late <input type="checkbox"/> This account is in bankruptcy <input type="checkbox"/> This account is closed <input type="checkbox"/> I have paid this account in full <input type="checkbox"/> I paid this before it went to collection or before it was charged off <input type="checkbox"/> Other: <input style="width: 80%;" type="text"/>



Optional: Write any additional comments. For example, tell us if you have any corrections to your previous address or previous employer.

Additional Comments: <hr/> <hr/> <hr/>	EXHIBIT <u>D</u> PAGE <u>9</u> OF <u>11</u>
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To investigate your request, we will contact the source of the disputed information. Each source will be told the nature of your dispute and will be asked to verify the accuracy and/or completeness of the information they reported.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every "consumer reporting agency" (CRA). Most CRAs are credit bureaus that gather and sell information about you -- such as if you pay your bills on time or have filed bankruptcy -- to creditors, employers, landlords, and other businesses. You can find the complete text of the FCRA, 15 U.S.C. §§1681-1681u, at the Federal Trade Commission's web site (<http://www.ftc.gov>). The FCRA gives you specific rights, as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

- ◆ **You must be told if information in your file has been used against you.** Anyone who uses information from a CRA to take action against you -- such as denying an application for credit, insurance, or employment -- must tell you, and give you the name, address, and phone number of the CRA that provided the consumer report.
- ◆ **You can find out what is in your file.** At your request, a CRA must give you the information in your file, and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA, if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify that (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to nine dollars (\$9.00).
- ◆ **You can dispute inaccurate information with the CRA.** If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRAs -- to which it has provided the data -- of any error.) The CRA must give you a written report of the investigation, and a copy of your report if the investigation results in any change. If the CRA's investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.
- ◆ **Inaccurate information must be corrected or deleted.** A CRA must remove or correct inaccurate or unverified information from its files, usually within 30 days after you dispute it. **However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified.** If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.
- ◆ **You can dispute inaccurate items with the source of the information.** If you tell anyone -- such as a creditor who reports to a CRA -- that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you've notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.

EXHIBIT

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- ◆ **Outdated information may not be reported.** In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.
- ◆ **Access to your file is limited.** A CRA may provide information about you only to people with a need recognized by the FCRA -- usually to consider an application with a creditor, insurer, employer, landlord, or other business.
- ◆ **Your consent is required for reports that are provided to employers, or reports that contain medical information.** A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.
- ◆ **You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers.** Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free phone number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the lists indefinitely.
- ◆ **You may seek damages from violators.** If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

The FCRA gives several different federal agencies authority to enforce the FCRA:

FOR QUESTIONS OR CONCERNS REGARDING:	PLEASE CONTACT:
CRAs, creditors and others not listed below	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 *1-877-FTC-HELP
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 *800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 *202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Programs Washington, DC 20552 *800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 *703-518-6360
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590 *202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 *202-720-7051

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Dispute Online

Thank you for submitting your dispute

We have received your dispute request. The information you provided appears at the bottom of this page.

Once you submit your dispute...

- TransUnion will contact the party that provided the information and request it to verify the accuracy of the information.
- The party will then inform TransUnion of any changes that should be made to the information.
- TransUnion will mail you an updated copy of your credit report, reflecting the results of the investigation. We will send this to you via U.S. mail within 30 days of receiving your initial request. Mail delivery typically takes 3-5 business days.

If you are not satisfied with the resolution of the investigation, you may add a consumer statement to your TransUnion credit report. This is a section of your file where you can provide additional explanation. If you would like, we can even help you write this statement.

When you have a dispute pending, we recommend that you not apply for credit, as the results of the investigation may affect a new credit decision.

Please print this page for your records. To print, right click on this page and select **Print**.

Dispute Details

Personal Information:

Name:	Ida Maria Rovers
Social Security Number:	564370552
Date of Birth:	07/12/1959
Home Phone Number:	(503) 581- 1727
Employer's Name:	State Of Oregon
Email Address:	roversfamily@msn.com

Current Address:

Address:	2052 Southeast Lone Fir Court Salem, Oregon, 97306
----------	---

Previous Address:

Address:	
----------	--

EXHIBIT

PAGE 1 OF 2

Credit Report File Number:File Number: **129539536****Personal Information Corrections:**

-- no corrections have been entered --

Disputes:

1. **Providian** , account **4559907314065007**: This is not my account
2. **CITI CARDS** , account **983690465007**: This is not my account
3. **Dept. Of Justice Child Support** , account **47FC8929C41**: Other:
This account is not now or ever been in collections. No Balance due.
Never Late
4. **Capital Credit and Collections** , account **326742**: Other: Included in
Bankruptcy case #698-66133-aer7. Discharge 06/03/2000
5. **AMO Recoveries (AT&T Wireless)** , account **795996**: Other:
Included in Bankruptcy case #698-66133-aer7. Discharge 06/03/2000
6. **Valley Credit Services** , account **2264733**: Other: Included in
Bankruptcy case #698-66133-aer7. Discharge 06/03/2000
7. **Cascade Collections** , account **98C15189**: Other: This judgement
was Included in Bankruptcy case #698-66133-aer7. Discharge
06/03/2000

Comments:

-- no comments have been entered --

ok

-- close this window

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EQUIFAX

Equifax Online Dispute

COPY

Your Investigation Has Begun!

Please Wait, transmitting your request...

Use confirmation number **4282039022** for future reference

At anytime during this investigation, you may check on the status of your request by returning to our **"Start an Investigation Request"** page on the Equifax web site and entering the Confirmation Number printed on your Equifax Credit Report.

[◀ Previous](#)[▶ Return to Online Dispute Home](#)

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EXHIBIT

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1 OF 1



Personal Credit Report

COPY

[View report details](#)

Sui

Experian credit report prepared for IDA M ROVERS

Your report number is **3172797507**

Report date: October 08, 2004



- ▶ Credit Edu
- ▶ Know your
- ▶ Credit Fra
- ▶ Print your

Potentially negative items

what does potentially negative mean? | [what if I feel there is an error?](#)

Public Records/Credit Items

PUBLIC RECORDS : Click on the account name to review details

US BKPT CT OR EUGENE

Identification Number: 69866133AER/ **Date Filed:** 10/15/1998

Status: Chapter 7 bankruptcy discharged.



This item is currently being investigated.

MARION CO CIRCUIT CT

Identification Number: 98C15189/ **Date Filed:** 08/18/1998

Status: Civil claim judgment.

CREDIT ITEMS : Click on the account name to review details



This item is currently being investigated.

CAPITAL CREDIT & COLL

Account Number: 326742 / **Date Opened:** 11/2000

Status: Paid/Collection account.



This item is currently being investigated.

ER SOLUTIONS

Account Number: 1292381 / **Date Opened:** 09/1998

Status: Collection account.



This item is currently being investigated.

FIRST USA BANK N A

EXHIBIT 6

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Account Number: 441716472590.... / **Date Opened:** 07/1998
Status: Account charged off/Past due 60 days.



This item is currently being investigated.

OCWEN FEDERAL BANK/QC ●

Account Number: 721.... / **Date Opened:** 06/1997
Status: Paid/Foreclosure proceedings started.



This item is currently being investigated.

PROVIDIAN FINANCIAL ●

Account Number: 455990731406.... / **Date Opened:** 06/2002
Status: Transferred/Past due 30 days.

EXHIBIT 6

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*** 129539536-004 ***

P.O. BOX 2000

Chester, PA 19022-2000

RETURN SERVICE REQUESTED

OCTOBER 11, 2004

FILE NUMBER 129539536

IDA MARIA ROVERS
2052 SE LONE FIR CT
SALEM, OR 97306

|||||

Thank you for contacting TransUnion. Our goal is to maintain complete and accurate information on consumer credit reports. We have provided the information below in response to your request.

Re: Need Additional Information

We are currently investigating the bankruptcy and/or your accounts included in a bankruptcy. To expedite this investigation, please send us copies of the discharge paper for the bankruptcy and the list or schedule of creditors included in your bankruptcy.

If you have any additional questions or concerns, please contact TransUnion at the address shown below, or visit us on the web at www.transunion.com for general information. When contacting our office, please provide your current file number 129539536.

P.O. BOX 2000
CHESTER, PA 19022-2000

PAGE 01

10120400000316 1 DT

EXHIBIT

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OF

experian**COPY**Report Number:
3172797507

Index:

Online Personal Credit Report from Experian for
IDA M ROVERS

- Summary of Investigation Results
- Details of Investigation Results
- Important Message from Experian

Report Date: November 07, 2004

The following shows the revision(s) made to your file as a result of our investigation. If you still question an item, then you contact the source of the information personally.

Summary of Investigation Results**PUBLIC RECORDS****MARION CO CIRCUIT CT**

Identification Number: 98C1....

Outcome: Remains

CREDIT ITEMS**ER SOLUTIONS**

Account Number: 129....

Outcome: Deleted

FIRST USA BANK N A

Account Number: 441716472590....

Outcome: Remains

PROVIDIAN FINANCIAL

Account Number: 455990731406....

Outcome: Remains

CAPITAL CREDIT & COLL

Account Number: 32....

Outcome: Remains

OCWEN FEDERAL BANK/QC

Account Number: 721....

Outcome: Updated

Details of Investigation ResultsIndex: -Potentially Negative Items**Potentially Negative Items****Credit Items****OCWEN FEDERAL BANK/QC**

Address:

12650 INGENUITY DR
ORLANDO, FL 32826

Account Number:

721....

Status: Discharged through Bankruptcy Chapter 7/Never late.

Status Details:

This item was verified and updated on 10-2004.

Date Opened:
06/1997Type:
InstallmentCredit Limit/Original Amount:
\$112,000**EXHIBIT****PAGE** 1 **OF** 2

Reported Since:	Terms:	High Balance:
11/1997	30 Years	NA
Date of Status:	Monthly Payment:	Recent Balance:
10/1998	\$0	\$0 /paid as of 08/1999
Last Reported:	Responsibility:	Recent Payment:
08/1999	Joint with DUANE E ADELS	\$0

Account History:
Debt included in Chapter 7 Bankruptcy 10/15/1998

Important Message from Experian

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). As we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports payment history to us. If so, those names display in your report, but in reports to others they display only as MEDICAL F DATA. Consumer statements included on your report at your request that contain medical information are disclosed to c

Contacting Us

1 800 493 1058
PO Box 9556
Allen, TX 75013
Monday - Friday, 9:00am to 5:00pm in your time zone.

End of Investigation Results

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EXHIBIT I
PAGE 2 OF 2

*** 129539536-005 ***
P.O. Box 2000
Chester, PA 19022

YOUR TRANSUNION FILE NUMBER: 129539536
PAGE 1 OF 7
DATE THIS REPORT PRINTED: 11/09/2004

RETURN SERVICE REQUESTED

SOCIAL SECURITY NUMBER: XXX-XX-0552
BIRTH DATE: 07/1959
YOU HAVE BEEN IN OUR FILES SINCE: 10/1987
PHONE: 581-1727
AKA: ADELS, IDA, M

CONSUMER REPORT FOR:

ROVERS, IDA, MARIA
2052 SE LONE FIR CT
SALEM, OR 97306

COPY

|||||

FORMER ADDRESSES REPORTED:

11034 SE MILL CREEK RD, AUMSVILLE, OR 97325
5190 SE DELANEY RD, TURNER, OR 97392

INVESTIGATION RESULTS

WE HAVE COMPLETED OUR REINVESTIGATION AND THE RESULTS ARE SHOWN BELOW.

ITEM	DESCRIPTION	RESULTS
DEPT OF JUSTICE CHILD SU	# 47FC8929C41	DELETED
CAPITAL CREDIT AND COLLE	# 326742	NEW INFORMATION BELOW
AMO RECOVERIES	# 795996	DELETED
VALLEY CREDIT SVC	# 2264733	DELETED
PROVIDIAN	# 4559907314065007	DELETED
CITI CARDS	# 983690465007	DELETED
CIVIL JUDGMENT	DOCKET #98C15189	NEW INFORMATION BELOW

ANY CORRECTIONS TO YOUR IDENTIFICATION REQUESTED BY YOU HAVE BEEN MADE AS NOTED ABOVE. YOUR UPDATED CREDIT INFORMATION FOLLOWS.

SPECIAL NOTES: YOUR SOCIAL SECURITY NUMBER HAS BEEN MASKED FOR YOUR PROTECTION. YOU MAY REQUEST DISCLOSURE OF THE FULL NUMBER BY WRITING TO US AT THE ADDRESS FOUND AT THE END OF THIS REPORT. ALSO, ANY ITEM ON YOUR CREDIT REPORT THAT BEGINS WITH 'MED1' INDICATES MEDICAL INFORMATION. THE DATA FOLLOWING THIS WORD IS NOT DISPLAYED TO ANYONE BUT YOU EXCEPT WHERE PERMITTED BY LAW.

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REPORT ON ROVERS, IDA, M...A

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SOCIAL SECURITY NUMBER: XXX-XX-0552

TRANSUNION FILE NUMBER: 129539536

YOUR CREDIT INFORMATION

THE FOLLOWING ITEMS OBTAINED FROM PUBLIC RECORDS APPEAR ON YOUR REPORT. YOU MAY BE REQUIRED TO EXPLAIN PUBLIC RECORD ITEMS TO POTENTIAL CREDITORS. ANY BANKRUPTCY INFORMATION WILL REMAIN ON YOUR REPORT FOR 10 YEARS FROM THE DATE OF FILING. UNPAID TAX LIENS MAY GENERALLY BE REPORTED FOR AN INDEFINITE PERIOD OF TIME DEPENDING ON YOUR STATE OF RESIDENCE. PAID TAX LIENS MAY BE REPORTED FOR 7 YEARS FROM DATE OF PAYMENT. ALL OTHER PUBLIC RECORD INFORMATION, INCLUDING DISCHARGED CHAPTER 13 BANKRUPTCY AND ANY ACCOUNTS CONTAINING ADVERSE INFORMATION, REMAIN FOR UP TO 7 YEARS.

OREGON FEDERAL COURT-EUG PH#: (541) 465-6448

151 W 7TH RM300, , EUGENE, OR 97401

DOCKET #69866133 FEDERAL DISTRICT

CHAPTER 7 BANKRUPTCY DISCHARGED

PLAINTIFF ATTORNEY: MARC W GUNN

ENTERED: 10/1998

ASSETS:

\$0 PAID: 06/2000

LIAB: \$0

MARION CIRC CT-SALEM PH#: NOT AVAILABLE

100 HIGH STREET NE, , SALEM, OR 97301

DOCKET #98C15189 CIRCUIT COURT

CIVIL JUDGMENT

PLAINTIFF: CASCADE COLLECTIONS INC

ENTERED: 08/1998

PLAINTIFF ATTORNEY: DBA ADELS TRUCKING

AMOUNT: \$3900

THE FOLLOWING ACCOUNTS CONTAIN INFORMATION WHICH SOME CREDITORS MAY CONSIDER TO BE ADVERSE. ADVERSE ACCOUNT INFORMATION MAY GENERALLY BE REPORTED FOR 7 YEARS FROM THE DATE OF THE FIRST DELINQUENCY, DEPENDING ON YOUR STATE OF RESIDENCE. THE ADVERSE INFORMATION IN THESE ACCOUNTS HAS BEEN PRINTED IN >BRACKETS< FOR YOUR CONVENIENCE, TO HELP YOU UNDERSTAND YOUR REPORT. THEY ARE NOT BRACKETED THIS WAY FOR CREDITORS. (NOTE: THE ACCOUNT # MAY BE SCRAMBLED BY THE CREDITOR FOR YOUR PROTECTION).

>COLLECTION RECORD<

CAPITAL CREDIT AND COLLE PH#: (503) 297-4488

10200 SW EASTRIDGE ST, SUITE 201, PORTLAND, OR 97225-5064

ACCT# 326742

OPEN ACCOUNT

>PAID COLLECTION<

UPDATED 11/2004 BALANCE: \$0 INDIVIDUAL ACCOUNT

PLACED 11/2000 MOST OWED: \$136 MED1 LLOYD CENTER X RAY

>STATUS AS OF 11/2004: PAYMENT AFTER CHARGE OFF/COLLECTION<

MCMAHANS OF REDDING PH#: (530) 243-4535

2350 ATHENS AVE, REDDING, CA 96001

ACCT# 4627264

REVOLVING ACCOUNT

>CHAPTER 13 BANKRUPTCY<

CHARGE ACCOUNT

UPDATED 08/2004 BALANCE: \$0 INDIVIDUAL ACCOUNT

OPENED 01/1997 MOST OWED: \$0 CREDIT LIMIT: \$2000

PAID OFF 11/1999

STATUS AS OF 08/2004: PAID OR PAYING AS AGREED

>IN PRIOR 48 MONTHS FROM LAST UPDATE 4 TIMES 30 DAYS LATE<

THE FOLLOWING ACCOUNTS ARE REPORTED WITH NO ADVERSE INFORMATION

11100400000481 2/8 DT.

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REPORT ON ROVERS, IDA, MARIA

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SOCIAL SECURITY NUMBER: XXX-XX-0552

TRANSUNION FILE NUMBER: 129539536

CARE CREDIT CORE/GECCCC PH#: (937) 534-6950

P.O. BOX 276, MAIL CODE OH 3-425, DAYTON, OH 45401

ACCT# 6019180350075855

UPDATED	10/2004	BALANCE:	\$416	REVOLVING ACCOUNT
OPENED	07/2004	MOST OWED:	\$416	CHARGE ACCOUNT
				INDIVIDUAL ACCOUNT
				PAY TERMS: MINIMUM \$12
				CREDIT LIMIT: \$500

STATUS AS OF 10/2004: PAID OR PAYING AS AGREED
IN PRIOR 3 MONTHS FROM LAST UPDATE NEVER LATE

HOMESHOPCLUB/MBGA PH#: NOT AVAILABLE

PO BOX 981026, EL PASO, TX 79998-1206

ACCT# 6044086010023736

UPDATED	10/2004	BALANCE:	\$255	REVOLVING ACCOUNT
OPENED	06/2004	MOST OWED:	\$275	CHARGE ACCOUNT
				INDIVIDUAL ACCOUNT
				PAY TERMS: MINIMUM \$15
				CREDIT LIMIT: \$300

STATUS AS OF 10/2004: PAID OR PAYING AS AGREED
IN PRIOR 4 MONTHS FROM LAST UPDATE NEVER LATE

CAPITAL ONE BANK PH#: (800) 955-7070

4851 COX RD. #12038-0460, GLEN ALLEN, VA 23060

ACCT# 4862362300184929

UPDATED	10/2004	BALANCE:	\$486	REVOLVING ACCOUNT
OPENED	03/2003	MOST OWED:	\$547	CREDIT CARD
				INDIVIDUAL ACCOUNT
				PAY TERMS: MINIMUM \$15

STATUS AS OF 10/2004: PAID OR PAYING AS AGREED
IN PRIOR 19 MONTHS FROM LAST UPDATE NEVER LATE

CAPITAL ONE BANK PH#: (800) 955-7070

4851 COX RD. #12038-0460, GLEN ALLEN, VA 23060

ACCT# 4862362336840189

UPDATED	10/2004	BALANCE:	\$501	REVOLVING ACCOUNT
OPENED	07/2003	MOST OWED:	\$550	CREDIT CARD
				INDIVIDUAL ACCOUNT
				PAY TERMS: MINIMUM \$15

STATUS AS OF 10/2004: PAID OR PAYING AS AGREED
IN PRIOR 15 MONTHS FROM LAST UPDATE NEVER LATE

WELLS FARGO HOME MORTGAG PH#: NOT AVAILABLE

3476 STATEVIEW BLVD, MAC X7801-01X, FORT MILL, SC 29715

ACCT# 7080220981997

UPDATED	10/2004	BALANCE:	\$125861	MORTGAGE ACCOUNT
OPENED	10/2002	MOST OWED:	\$128975	CONVENTIONAL REAL ESTATE MTG
				INDIVIDUAL ACCOUNT
				PAY TERMS: 360 MONTHLY \$1091
				FRD 989445356

STATUS AS OF 10/2004: PAID OR PAYING AS AGREED
IN PRIOR 20 MONTHS FROM LAST UPDATE NEVER LATE

CAPITAL ONE BANK PH#: (800) 955-7070

4851 COX RD. #12038-0460, GLEN ALLEN, VA 23060

ACCT# 4862362441271452

UPDATED	10/2004	BALANCE:	\$297	REVOLVING ACCOUNT
OPENED	05/2004	MOST OWED:	\$335	CREDIT CARD
				INDIVIDUAL ACCOUNT
				PAY TERMS: MINIMUM \$15

STATUS AS OF 10/2004: PAID OR PAYING AS AGREED
IN PRIOR 5 MONTHS FROM LAST UPDATE NEVER LATE

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REPORT ON ROVERS, IDA, MIA
 SOCIAL SECURITY NUMBER: XXX-XX-0552

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 TRANSUNION FILE NUMBER: 129539536

HOUSEHOLD BK PH#: (800) 477-6000
 PO BOX 98706, LAS VEGAS, NV 89193-8706
 ACCT# 5488975002592403

REVOLVING ACCOUNT
 CREDIT CARD
 INDIVIDUAL ACCOUNT
 PAY TERMS: MINIMUM \$16
 CREDIT LIMIT: \$500

UPDATED 09/2004 BALANCE: \$526
 OPENED 05/2002 MOST OWED: \$620

STATUS AS OF 09/2004: PAID OR PAYING AS AGREED
 IN PRIOR 28 MONTHS FROM LAST UPDATE NEVER LATE

HOUSEHOLD FINANCE CORP PH#: (630) 617-7000
 PO BOX 1547, CHESAPEAKE, VA 23327-1547
 ACCT# 1603019693269608

REVOLVING ACCOUNT
 JOINT ACCOUNT

UPDATED 05/1997
 OPENED 01/1996 MOST OWED: \$0

STATUS AS OF 05/1997: PAID OR PAYING AS AGREED

HOUSEHOLD FINANCE CORP PH#: (630) 617-7000
 PO BOX 1547, CHESAPEAKE, VA 23327-1547
 ACCT# 1603069400865428

REVOLVING ACCOUNT
 JOINT ACCOUNT

UPDATED 01/1996 BALANCE: \$0
 OPENED 06/1994 MOST OWED: \$0

CLOSED 01/1996

STATUS AS OF 01/1996: PAID OR PAYING AS AGREED

AM PAC BKCRD PH#: (503) 245-5595
 1026 SW GREENBURG RD, STE 700, PORTLAND, OR 97223-5538

ACCT# 4017981200021800

REVOLVING ACCOUNT
 CREDIT CARD

ACCOUNT CLOSED BY CONSUMER

UPDATED 01/1996 BALANCE: \$0
 OPENED 01/1992 MOST OWED: \$794
 PAID OFF 03/1995

CREDIT LIMIT: \$600

STATUS AS OF 01/1996: PAID OR PAYING AS AGREED

OCWEN FEDERAL BANK PH#: (800) 746-2936
 12650 INGENUITY DR, ATTN: RESEARCH DEPT, ORLANDO, FL 32826
 ACCT# 7218621

MORTGAGE ACCOUNT
 CONVENTIONAL REAL ESTATE MTG

UPDATED 10/2004 BALANCE: \$0
 OPENED 06/1997 MOST OWED: \$112000
 CLOSED 07/1999

PAY TERMS: 360 MONTHLY \$979

STATUS AS OF 10/2004: UNRATED

MEIER AND FRANK PH#: (503) 242-3680
 PO BOX 8021, LORAIN, OH 44055
 ACCT# 10363533

INSTALLMENT ACCOUNT
 INSTALLMENT SALES CONTRACT
 JOINT ACCOUNT

UPDATED 03/2004 BALANCE: \$0
 OPENED 05/1997 MOST OWED: \$0

CLOSED 04/1998

STATUS AS OF 03/2004: UNRATED

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REPORT ON ROVERS, IDA, MARIA

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SOCIAL SECURITY NUMBER: XXX-XX-0552

TRANSUNION FILE NUMBER: 129539536

MEIER AND FRANK PH#: (503) 242-3680

PO BOX 8021, LORAIN, OH 44055

ACCT# 10363533

REVOLVING ACCOUNT

CHARGE ACCOUNT

JOINT ACCOUNT

UPDATED 03/2004 BALANCE: \$0

OPENED 04/1988 MOST OWED: \$1305

PAID OFF 11/1999

STATUS AS OF 03/2004: UNRATED

THE FOLLOWING COMPANIES HAVE RECEIVED YOUR CREDIT REPORT. THEIR INQUIRIES
REMAIN ON YOUR CREDIT REPORT FOR TWO YEARS.

SUBSCRIBER NAME	INQUIRY TYPE	DATE
WELLS FARGO BANK NA VIA FAC/RELS REPORTING SERV 4550 SW MACADAM AV, PORTLAND, OR 97201 PH#: (866) 646-8448 PERMISSIBLE PURPOSE = CREDIT TRANSACTION	INDIVIDUAL	09/08/2004
CAPITAL ONE BANK 10800 NICKOLS ROAD, GLEN ALLEN, VA 23060 PH#: NOT AVAILABLE	INDIVIDUAL	05/25/2004
MBNA AMERICA PO BOX 17054, WILMINGTON, DE 19850 PH#: NOT AVAILABLE	INDIVIDUAL	04/15/2004
MCMAHANS FURNITURE 2350 ATHENS AVE., REDDING, CA 96001 PH#: (530) 243-3372 PERMISSIBLE PURPOSE = COLLECTION	INDIVIDUAL	03/12/2004
GENISYS FINANCIAL CO VIA FAC/ERS-POWAY 12395 FIRST AMERIC, POWAY, CA 92064 PH#: (800) 637-2422 PERMISSIBLE PURPOSE = CREDIT TRANSACTION	AUTHORIZED	11/04/2003
CAPITAL ONE BANK 10800 NICKOLS ROAD, GLEN ALLEN, VA 23060 PH#: NOT AVAILABLE	INDIVIDUAL	07/23/2003
CAPITAL ONE BANK 10800 NICKOLS ROAD, GLEN ALLEN, VA 23060 PH#: NOT AVAILABLE	INDIVIDUAL	03/23/2003
CHASE MANHATTAN BANK 4915 INDEPENDENCE, TAMPA, FL 33634 PH#: NOT AVAILABLE	INDIVIDUAL	12/31/2002

COMPANIES THAT REQUEST YOUR CREDIT REPORT MUST FIRST PROVIDE CERTAIN
INFORMATION ABOUT YOU. WITHIN THE PAST 90 DAYS, COMPANIES THAT REQUESTED YOUR
REPORT PROVIDED THE FOLLOWING INFORMATION.

SUBSCRIBER NAME	DATE
WELLS FARGO BANK NA VIA FAC/RELS REPORTING SERV IDENTIFYING INFORMATION THEY PROVIDED: ROVERS, IDA, M 1 2052 LONE FIR CT. SE, SALEM, OR 97306	09/08/2004

THE COMPANIES LISTED BELOW RECEIVED YOUR NAME, ADDRESS AND OTHER LIMITED
INFORMATION ABOUT YOU SO THEY COULD MAKE A FIRM OFFER OF CREDIT OR INSURANCE.
THEY DID NOT RECEIVE YOUR FULL CREDIT REPORT, AND THESE INQUIRIES ARE NOT SEEN
BY ANYONE BUT YOU.

SUBSCRIBER NAME	DATE
HOMEOWNERS 4501 CIRCLE 75 PAR, SUITE F6220, ATLANTA, GA 30339 PH#: NOT AVAILABLE	11/2002

11100400000481 5/8 DT

EXHIBIT J

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REPORT ON ROVERS, IDA, M-FA

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SOCIAL SECURITY NUMBER: XXX-XX-0552

TRANSUNION FILE NUMBER: 129539536

SUBSCRIBER NAME	DATE
AIG	11/2002
505 CARR RD, WILMINGTON, DE 19809-2800 PH#: NOT AVAILABLE	
AMERICAN EXPRESS PROPERT	12/2002
1400 LOMBARDI AVE, GREEN BAY, WI 54304-3922 PH#: NOT AVAILABLE	
AIG	05/2003
505 CARR RD, WILMINGTON, DE 19809-2800 PH#: NOT AVAILABLE	
AMERIQUEST MORTGAGE COMPA	04/2004
1100 TOWN & COUNTR, ORANGE, CA 92868 PH#: NOT AVAILABLE	
BLAIR CORPORATION	04/2004
220 HICKORY ST, WARREN, PA 16365 PH#: NOT AVAILABLE	
ACE INA	04/2004
5404 CYPRESS CENTER DR, TAMPA, FL 33609-1044 PH#: NOT AVAILABLE	
HOMEOWNERS	05/2004
4501 CIRCLE 75 PAR, SUITE F6220, ATLANTA, GA 30339 PH#: NOT AVAILABLE	
FIRST PREMIER	06/2004
PO BOX 5114, SIOUX FALLS, SD 57117-5114 PH#: (800) 584-7097	
COUNTRYWIDE	07/2004
4500 PARK GRANADA, CALABASAS, CA 91302-1613 PH#: NOT AVAILABLE	
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NEW CENTURY MORTGAGE	10/2004
100 RIALTO PL, PENSACOLA, FL 32501 PH#: (407) 984-8070	

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SUBSCRIBER NAME	DATE
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ONE GEICO, FREDERICKSBURG, VA 22412 PH#: NOT AVAILABLE	
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11100400000481 6/8 DT

EXHIBIT

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REPORT ON ROVERS, IDA, MARIA

PAGE 7 OF 7

SOCIAL SECURITY NUMBER: XXX-XX-0552

TRANSUNION FILE NUMBER: 129539536

IF OUR INVESTIGATION HAS NOT RESOLVED YOUR DISPUTE, YOU MAY ADD A 100 WORD CONSUMER STATEMENT TO YOUR REPORT. IF YOU PROVIDE A CONSUMER STATEMENT THAT CONTAINS MEDICAL INFORMATION RELATED TO SERVICE PROVIDERS OR MEDICAL PROCEDURES, THEN YOU EXPRESSLY CONSENT TO TRANSUNION INCLUDING THIS INFORMATION IN EVERY CREDIT REPORT WE ISSUE ABOUT YOU.

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BY MAIL:

TransUnion Consumer Relations
P.O. Box 2000
Chester, PA 19022-2000

BY PHONE:

1-800-916-8800

OUR BUSINESS HOURS IN YOUR TIME ZONE ARE:

8:30 A.M. TO 4:30 P.M., MONDAY-FRIDAY, EXCEPT MAJOR HOLIDAYS.

PLEASE HAVE YOUR TRANSUNION FILE NUMBER LOCATED AT THE TOP OF THIS PAGE AVAILABLE.

11100400000481 7/8 DT

EXHIBIT

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*** 129539536-008 ***
 P.O. Box 2000
 Chester, PA 19022

YOUR TRANSUNION FILE NUMBER: 129539536
 PAGE 1 OF 7
 DATE THIS REPORT PRINTED: 11/15/2004

RETURN SERVICE REQUESTED

SOCIAL SECURITY NUMBER: XXX-XX-0552
 BIRTH DATE: 07/1959
 YOU HAVE BEEN IN OUR FILES SINCE: 10/1987
 PHONE: 581-1727
 AKA: ADELS,IDA,M, ,
 AKA: RICHARDS,IDA,M, ,

CONSUMER REPORT FOR:

ROVERS, IDA, MARIA
 2052 SE LONE FIR CT
 SALEM, OR 97306

|||||

FORMER ADDRESSES REPORTED:

11034 SE MILL CREEK RD, AUMSVILLE, OR 97325
 5190 SE DELANEY RD, TURNER, OR 97392

INVESTIGATION RESULTS

WE HAVE COMPLETED OUR REINVESTIGATION AND THE RESULTS ARE SHOWN BELOW.

ITEM	DESCRIPTION	RESULTS
MCMAHANS OF REDDING	# 4627264	NEW INFORMATION BELOW

ANY CORRECTIONS TO YOUR IDENTIFICATION REQUESTED BY YOU HAVE BEEN MADE AS NOTED ABOVE. YOUR UPDATED CREDIT INFORMATION FOLLOWS.

SPECIAL NOTES: YOUR SOCIAL SECURITY NUMBER HAS BEEN MASKED FOR YOUR PROTECTION. YOU MAY REQUEST DISCLOSURE OF THE FULL NUMBER BY WRITING TO US AT THE ADDRESS FOUND AT THE END OF THIS REPORT. ALSO, ANY ITEM ON YOUR CREDIT REPORT THAT BEGINS WITH 'MED1' INDICATES MEDICAL INFORMATION. THE DATA FOLLOWING THIS WORD IS NOT DISPLAYED TO ANYONE BUT YOU EXCEPT WHERE PERMITTED BY LAW.

YOUR CREDIT INFORMATION

THE FOLLOWING ITEMS OBTAINED FROM PUBLIC RECORDS APPEAR ON YOUR REPORT. YOU MAY BE REQUIRED TO EXPLAIN PUBLIC RECORD ITEMS TO POTENTIAL CREDITORS. ANY BANKRUPTCY INFORMATION WILL REMAIN ON YOUR REPORT FOR 10 YEARS FROM THE DATE OF FILING. UNPAID TAX LIENS MAY GENERALLY BE REPORTED FOR AN INDEFINITE PERIOD OF TIME DEPENDING ON YOUR STATE OF RESIDENCE. PAID TAX LIENS MAY BE REPORTED FOR 7 YEARS FROM DATE OF PAYMENT. ALL OTHER PUBLIC RECORD INFORMATION, INCLUDING DISCHARGED CHAPTER 13 BANKRUPTCY AND ANY ACCOUNTS CONTAINING ADVERSE INFORMATION, REMAIN FOR UP TO 7 YEARS.

EXHIBIT K
 PAGE 1 OF 8

REPORT ON ROVERS, IDA, MA

PAGE 2 OF 7

SOCIAL SECURITY NUMBER: XXX-XX-0552

TRANSUNION FILE NUMBER: 129539536

OREGON FEDERAL COURT-EUG PH#: (541) 465-6448

151 W 7TH RM300, , EUGENE, OR 97401

DOCKET #69866133 FEDERAL DISTRICT

CHAPTER 7 BANKRUPTCY DISCHARGED

PLAINTIFF ATTORNEY: MARC W GUNN

ENTERED: 10/1998

ASSETS: \$0 PAID: 06/2000

LIAB: \$0

MARION CIRC CT-SALEM PH#: NOT AVAILABLE

100 HIGH STREET NE, , SALEM, OR 97301

DOCKET #98C15189 CIRCUIT COURT

CIVIL JUDGMENT

PLAINTIFF: CASCADE COLLECTIONS INC

ENTERED: 08/1998

PLAINTIFF ATTORNEY: DBA ADELS TRUCKING

AMOUNT: \$3900

THE FOLLOWING ACCOUNTS CONTAIN INFORMATION WHICH SOME CREDITORS MAY CONSIDER TO BE ADVERSE. ADVERSE ACCOUNT INFORMATION MAY GENERALLY BE REPORTED FOR 7 YEARS FROM THE DATE OF THE FIRST DELINQUENCY, DEPENDING ON YOUR STATE OF RESIDENCE. THE ADVERSE INFORMATION IN THESE ACCOUNTS HAS BEEN PRINTED IN >BRACKETS< FOR YOUR CONVENIENCE, TO HELP YOU UNDERSTAND YOUR REPORT. THEY ARE NOT BRACKETED THIS WAY FOR CREDITORS. (NOTE: THE ACCOUNT # MAY BE SCRAMBLED BY THE CREDITOR FOR YOUR PROTECTION).

>COLLECTION RECORD<

CAPITAL CREDIT AND COLLE PH#: (503) 297-4488

10200 SW Eastridge ST, SUITE 201, PORTLAND, OR 97225-5064

ACCT# 326742

OPEN ACCOUNT

>PAID COLLECTION<

UPDATED 11/2004 BALANCE: \$0 INDIVIDUAL ACCOUNT

PLACED 11/2000 MOST OWED: \$136 MED1 LLOYD CENTER X RAY

>STATUS AS OF 11/2004: PAYMENT AFTER CHARGE OFF/COLLECTION<

MCMAHANS OF REDDING PH#: (530) 243-4535

2350 ATHENS AVE, REDDING, CA 96001

ACCT# 4627264

REVOLVING ACCOUNT

>CHAPTER 7 BANKRUPTCY<

CHARGE ACCOUNT

UPDATED 11/2004 BALANCE: \$0 INDIVIDUAL ACCOUNT

OPENED 01/1997 MOST OWED: \$0 CREDIT LIMIT: \$2000

PAID OFF 11/1999

STATUS AS OF 11/2004: UNRATED

>IN PRIOR 48 MONTHS FROM LAST UPDATE 5 TIMES 30 DAYS LATE<

THE FOLLOWING ACCOUNTS ARE REPORTED WITH NO ADVERSE INFORMATION

CAPITAL ONE BANK PH#: (800) 955-7070

4851 COX RD. #12038-0460 , GLEN ALLEN, VA 23060

ACCT# 4862362336840189

REVOLVING ACCOUNT

CREDIT CARD

UPDATED 11/2004 BALANCE: \$479 INDIVIDUAL ACCOUNT

OPENED 07/2003 MOST OWED: \$550 PAY TERMS: MINIMUM \$15

STATUS AS OF 11/2004: PAID OR PAYING AS AGREED

IN PRIOR 16 MONTHS FROM LAST UPDATE NEVER LATE

11160400000114 2/8 DT

EXHIBIT

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REPORT ON ROVERS, IDA, MAKIA

PAGE 3 OF 7

SOCIAL SECURITY NUMBER: XXX-XX-0552

TRANSUNION FILE NUMBER: 129539536

CAPITAL ONE BANK PH#: (800) 955-7070
 4851 COX RD. #12038-0460 , GLEN ALLEN, VA 23060
 ACCT# 4862362441271452

REVOLVING ACCOUNT
 CREDIT CARD

UPDATED 11/2004 BALANCE: \$272 INDIVIDUAL ACCOUNT
 OPENED 05/2004 MOST OWED: \$335 PAY TERMS: MINIMUM \$15
 STATUS AS OF 11/2004: PAID OR PAYING AS AGREED
 IN PRIOR 6 MONTHS FROM LAST UPDATE NEVER LATE

CARE CREDIT CORE/GECCCC PH#: (937) 534-6950
 P.O. BOX 276, MAIL CODE OH 3-425, DAYTON, OH 45401
 ACCT# 6019180350075855

REVOLVING ACCOUNT
 CHARGE ACCOUNT

UPDATED 10/2004 BALANCE: \$416 INDIVIDUAL ACCOUNT
 OPENED 07/2004 MOST OWED: \$416 PAY TERMS: MINIMUM \$12
 CREDIT LIMIT: \$500

STATUS AS OF 10/2004: PAID OR PAYING AS AGREED
 IN PRIOR 3 MONTHS FROM LAST UPDATE NEVER LATE

HOMESHOPCLUB/MBGA PH#: NOT AVAILABLE
 PO BOX 981026, EL PASO, TX 79998-1206
 ACCT# 6044086010023736

REVOLVING ACCOUNT
 CHARGE ACCOUNT

UPDATED 10/2004 BALANCE: \$255 INDIVIDUAL ACCOUNT
 OPENED 06/2004 MOST OWED: \$275 PAY TERMS: MINIMUM \$15
 CREDIT LIMIT: \$300

STATUS AS OF 10/2004: PAID OR PAYING AS AGREED
 IN PRIOR 4 MONTHS FROM LAST UPDATE NEVER LATE

CAPITAL ONE BANK PH#: (800) 955-7070
 4851 COX RD. #12038-0460 , GLEN ALLEN, VA 23060
 ACCT# 4862362300184929

REVOLVING ACCOUNT
 CREDIT CARD

UPDATED 10/2004 BALANCE: \$486 INDIVIDUAL ACCOUNT
 OPENED 03/2003 MOST OWED: \$547 PAY TERMS: MINIMUM \$15
 STATUS AS OF 10/2004: PAID OR PAYING AS AGREED
 IN PRIOR 19 MONTHS FROM LAST UPDATE NEVER LATE

WELLS FARGO HOME MORTGAG PH#: NOT AVAILABLE
 3476 STATEVIEW BLVD, MAC X7801-01X, FORT MILL, SC 29715
 ACCT# 7080220981997

MORTGAGE ACCOUNT
 CONVENTIONAL REAL ESTATE MTG
 INDIVIDUAL ACCOUNT
 PAY TERMS: 360 MONTHLY \$1091
 FRD 989445356

UPDATED 10/2004 BALANCE: \$125861
 OPENED 10/2002 MOST OWED: \$128975
 STATUS AS OF 10/2004: PAID OR PAYING AS AGREED
 IN PRIOR 20 MONTHS FROM LAST UPDATE NEVER LATE

11160400000114 3/8 DT

EXHIBIT

PAGE 3 OF 8

REPORT ON ROVERS, IDA, NIA

PAGE 4 OF 7

SOCIAL SECURITY NUMBER: XXX-XX-0552

TRANSUNION FILE NUMBER: 129539536

HOUSEHOLD BK PH#: (800) 477-6000
 PO BOX 98706, LAS VEGAS, NV 89193-8706
 ACCT# 5488975002592403

UPDATED	09/2004	BALANCE:	\$526	REVOLVING ACCOUNT
OPENED	05/2002	MOST OWED:	\$620	CREDIT CARD
				INDIVIDUAL ACCOUNT
				PAY TERMS: MINIMUM \$16
				CREDIT LIMIT: \$500

STATUS AS OF 09/2004: PAID OR PAYING AS AGREED
 IN PRIOR 28 MONTHS FROM LAST UPDATE NEVER LATE

HOUSEHOLD FINANCE CORP PH#: (630) 617-7000
 PO BOX 1547, CHESAPEAKE, VA 23327-1547
 ACCT# 1603019693269608

UPDATED	05/1997			REVOLVING ACCOUNT
OPENED	01/1996	MOST OWED:	\$0	JOINT ACCOUNT

STATUS AS OF 05/1997: PAID OR PAYING AS AGREED

HOUSEHOLD FINANCE CORP PH#: (630) 617-7000
 PO BOX 1547, CHESAPEAKE, VA 23327-1547
 ACCT# 1603069400865428

UPDATED	01/1996	BALANCE:	\$0	REVOLVING ACCOUNT
OPENED	06/1994	MOST OWED:	\$0	JOINT ACCOUNT
CLOSED	01/1996			

STATUS AS OF 01/1996: PAID OR PAYING AS AGREED

AM PAC BKCRD PH#: (503) 245-5595
 1026 SW GREENBURG RD, STE 700, PORTLAND, OR 97223-5538

ACCT# 4017981200021800

ACCOUNT CLOSED BY CONSUMER

UPDATED	01/1996	BALANCE:	\$0	REVOLVING ACCOUNT
OPENED	01/1992	MOST OWED:	\$794	CREDIT CARD
				AUTHORIZED ACCOUNT
				CREDIT LIMIT: \$600

PAID OFF 03/1995

STATUS AS OF 01/1996: PAID OR PAYING AS AGREED

OCWEN FEDERAL BANK PH#: (800) 746-2936
 12650 INGENUITY DR, ATTN: RESEARCH DEPT, ORLANDO, FL 32826
 ACCT# 7218621

UPDATED	10/2004	BALANCE:	\$0	MORTGAGE ACCOUNT
OPENED	06/1997	MOST OWED:	\$112000	CONVENTIONAL REAL ESTATE MTG
CLOSED	07/1999			JOINT ACCOUNT
				PAY TERMS: 360 MONTHLY \$979

STATUS AS OF 10/2004: UNRATED

MEIER AND FRANK PH#: (503) 242-3680
 PO BOX 8021, LORAIN, OH 44055
 ACCT# 10363533

UPDATED	03/2004	BALANCE:	\$0	INSTALLMENT ACCOUNT
OPENED	05/1997	MOST OWED:	\$0	INSTALLMENT SALES CONTRACT
CLOSED	04/1998			JOINT ACCOUNT

STATUS AS OF 03/2004: UNRATED

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EXHIBIT

PAGE 4 OF 8

REPORT ON ROVERS, IDA, MARIA
 SOCIAL SECURITY NUMBER: XXX-XX-0552

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 TRANSUNION FILE NUMBER: 129539536

MEIER AND FRANK PH#: (503) 242-3680
 PO BOX 8021, LORAIN, OH 44055
 ACCT# 10363533

REVOLVING ACCOUNT
 CHARGE ACCOUNT
 JOINT ACCOUNT

UPDATED 03/2004 BALANCE: \$0
 OPENED 04/1988 MOST OWED: \$1305
 PAID OFF 11/1999
 STATUS AS OF 03/2004: UNRATED

THE FOLLOWING COMPANIES HAVE RECEIVED YOUR CREDIT REPORT. THEIR INQUIRIES
 REMAIN ON YOUR CREDIT REPORT FOR TWO YEARS.

SUBSCRIBER NAME	INQUIRY TYPE	DATE
WELLS FARGO BANK NA VIA FAC/RELS REPORTING SERV 4550 SW MACADAM AV, PORTLAND, OR 97201 PH#: (866) 646-8448 PERMISSIBLE PURPOSE = CREDIT TRANSACTION	INDIVIDUAL	09/08/2004
CAPITAL ONE BANK 10800 NICKOLS ROAD, GLEN ALLEN, VA 23060 PH#: NOT AVAILABLE	INDIVIDUAL	05/25/2004
MBNA AMERICA PO BOX 17054, WILMINGTON, DE 19850 PH#: NOT AVAILABLE	INDIVIDUAL	04/15/2004
BT ED MCMAHANS FURNITURE 2350 ATHENS AVE., REDDING, CA 96001 PH#: (530) 243-3372 PERMISSIBLE PURPOSE = <u>COLLECTION</u>	INDIVIDUAL	03/12/2004
GENISYS FINANCIAL CO VIA FAC/ERS-POWAY 12395 FIRST AMERIC, POWAY, CA 92064 PH#: (800) 637-2422 PERMISSIBLE PURPOSE = CREDIT TRANSACTION	AUTHORIZED	11/04/2003
CAPITAL ONE BANK 10800 NICKOLS ROAD, GLEN ALLEN, VA 23060 PH#: NOT AVAILABLE	INDIVIDUAL	07/23/2003
CAPITAL ONE BANK 10800 NICKOLS ROAD, GLEN ALLEN, VA 23060 PH#: NOT AVAILABLE	INDIVIDUAL	03/23/2003
CHASE MANHATTAN BANK 4915 INDEPENDENCE, TAMPA, FL 33634 PH#: NOT AVAILABLE	INDIVIDUAL	12/31/2002

COMPANIES THAT REQUEST YOUR CREDIT REPORT MUST FIRST PROVIDE CERTAIN
 INFORMATION ABOUT YOU. WITHIN THE PAST 90 DAYS, COMPANIES THAT REQUESTED YOUR
 REPORT PROVIDED THE FOLLOWING INFORMATION.

SUBSCRIBER NAME	DATE
WELLS FARGO BANK NA VIA FAC/RELS REPORTING SERV	09/08/2004
IDENTIFYING INFORMATION THEY PROVIDED:	
ROVERS, IDA, M	
1 2052 LONE FIR CT. SE, SALEM, OR 97306	

THE COMPANIES LISTED BELOW RECEIVED YOUR NAME, ADDRESS AND OTHER LIMITED
 INFORMATION ABOUT YOU SO THEY COULD MAKE A FIRM OFFER OF CREDIT OR INSURANCE.
 THEY DID NOT RECEIVE YOUR FULL CREDIT REPORT. THESE INQUIRIES ARE NOT SEEN BY
 ANYONE BUT YOU AND THEY DO NOT AFFECT YOUR CREDIT SCORE.

SUBSCRIBER NAME	DATE
HOMEOWNERS	11/2002
4501 CIRCLE 75 PAR, SUITE F6220, ATLANTA, GA 30339 PH#: NOT AVAILABLE	

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EXHIBIT

PAGE 5 OF 8

REPORT ON ROVERS, IDA, MA
SOCIAL SECURITY NUMBER: XXX-XX-0552

PAGE 6 OF 7
TRANSUNION FILE NUMBER: 129539536

SUBSCRIBER NAME	DATE
AIG	11/2002
505 CARR RD, WILMINGTON, DE 19809-2800 PH#: NOT AVAILABLE	
AMERICAN EXPRESS PROPERT	12/2002
1400 LOMBARDI AVE, GREEN BAY, WI 54304-3922 PH#: NOT AVAILABLE	
AIG	05/2003
505 CARR RD, WILMINGTON, DE 19809-2800 PH#: NOT AVAILABLE	
AMERIQUEST MORTGAGE COMPA	04/2004
1100 TOWN & COUNTR, ORANGE, CA 92868 PH#: NOT AVAILABLE	
BLAIR CORPORATION	04/2004
220 HICKORY ST, WARREN, PA 16365 PH#: NOT AVAILABLE	
ACE INA	04/2004
5404 CYPRESS CENTER DR, TAMPA, FL 33609-1044 PH#: NOT AVAILABLE	
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11160400000114 6/8 DT

EXHIBIT KPAGE 6 OF 8

REPORT ON ROVERS, IDA, MARIA

PAGE 7 OF 7

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PLEASE HAVE YOUR TRANSUNION FILE NUMBER LOCATED AT THE TOP OF THIS PAGE AVAILABLE.

11160400000114 7/8 DT

EXHIBIT K
PAGE 7 OF 8

EXHIBIT K
PAGE 8 OF 8

COPY

UNIVERSAL DATA FORM

This form has been approved for reporting or updating account information.

☐ New ☐ Change If Change makes trade current, is previous delinquent history
☒ Delete to be deleted? ☒ Yes ☐ No

(Do not include security passwords with codes below.)

Subscriber Name: DEPT OF JUSTICE
 DIVISION OF CHILD SUPPORT
 Subscriber Address: 3200 LANCASTER DR NE
 SALEM OR 97305

CCA Subscriber Code: _____
 EQUIFAX Subscriber Code: 109VS529
 TRW Subscriber Code: 3995519
 TU Subscriber Code: Y43QR001

CONSUMER INFORMATION

Surname Rovers	First Ida	M T	Suffix	SSN 564-37-0552	DOB/Age 07-12-59
Current Address 2052 Lone Fir Ct SE			City Salem	State OR	Zip 97306
Previous Address		City	State	Zip	Telephone, if available
Current Employer Name	Occupation			City	State

Account Number	Date Open	Account Status	Balance	Payment	Special Comments
47-FC8929C-41					

Defined as first date of delinquency leading up to the charge-off or collection status.

EQUIRED FOR LEGAL COMPLIANCE TO THE FAIR CREDIT REPORTING ACT.

☐ Automated☐ Manual

When you submit this form, you certify that the information is accurate. You also certify that your automated and/or manual records have been adjusted to reflect any changes made.

Reason for deletion or status change from adverse to favorable:

This case was suspended and the balance
is zero.

Authorized Signature: Reiko TaguchiDate: 9-9-2004

Ease Print Name: Reiko Taguchi

For: Child Support

Fax # (503) 378-2574

EXHIBIT

PAGE 1 OF 1